
State: District of Columbia **Filing Company:** Cigna Health and Life Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO
Product Name: Medical
Project Name/Number: CHLIC Medical Rate Filing 2020/

Filing at a Glance

Company: Cigna Health and Life Insurance Company
Product Name: Medical
State: District of Columbia
TOI: H16G Group Health - Major Medical
Sub-TOI: H16G.002A Large Group Only - PPO
Filing Type: Rate
Date Submitted: 01/14/2020
SERFF Tr Num: CCGP-132179581
SERFF Status: Pending State Action
State Tr Num:
State Status:
Co Tr Num: 67369-MED2020DC

Implementation: On Approval
Date Requested:
Author(s): Maria Mahmood, Jennifer Linstone
Reviewer(s): John Morgan (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State: District of Columbia **Filing Company:** Cigna Health and Life Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO
Product Name: Medical
Project Name/Number: CHLIC Medical Rate Filing 2020/

General Information

Project Name: CHLIC Medical Rate Filing 2020
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer
Filing Status Changed: 02/05/2020
State Status Changed:
Created By: Maria Mahmood
Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null
Include Exchange Intentions: No

Filing Description:
CIGNA Health and Life Insurance Company - Group Health Rating Manual -NAIC# 67369

Company and Contact

Filing Contact Information

Maria Mahmood, Compliance Specialist maria.mahmood@cigna.com
900 Cottage Grove Road 860-226-5080 [Phone]
C5PRC 860-226-3183 [FAX]
Hartford, CT 06152-1233

Filing Company Information

Cigna Health and Life Insurance Company	CoCode: 67369	State of Domicile: Connecticut
900 Cottage Grove Road	Group Code: 901	Company Type: LAH
Bloomfield, CT 06002	Group Name:	State ID Number:
(860) 226-3000 ext. [Phone]	FEIN Number: 59-1031071	

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State:	District of Columbia	Filing Company:	Cigna Health and Life Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO		
Product Name:	Medical		
Project Name/Number:	CHLIC Medical Rate Filing 2020/		

Correspondence Summary

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	John Morgan	02/05/2020	02/05/2020
Pending Industry Response	John Morgan	01/31/2020	01/31/2020

Response Letters

Responded By	Created On	Date Submitted
Maria Mahmood	02/05/2020	02/05/2020
Maria Mahmood	02/03/2020	02/03/2020

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Actuarial Memorandum	Maria Mahmood	01/17/2020	01/17/2020

State: District of Columbia **Filing Company:** Cigna Health and Life Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO
Product Name: Medical
Project Name/Number: CHLIC Medical Rate Filing 2020/

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	02/05/2020
Submitted Date	02/05/2020
Respond By Date	02/07/2020

Dear Maria Mahmood,

Introduction:

Just seeking confirmation.

Objection 1

- Actuarial Justification (Supporting Document)
- Actuarial Memorandum (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Consumer Disclosure Form (Supporting Document)
- Cover Letter (Supporting Document)
- DISB Actuarial Memorandum Dataset (Supporting Document)
- District of Columbia and Countrywide Experience for the Last 5 Years (P&C) (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
- Unified Rate Review Template (Supporting Document)
- District of Columbia Plain Language Summary (Supporting Document)
- Rate manual, [HP-POL et al] (Rate)

Comments: In regard to your latest response, you did not say you had that number of Group policyholders in the District of Columbia. Please confirm that this is the case, if so.

Conclusion:

Sincerely,
John Morgan

State: District of Columbia **Filing Company:** Cigna Health and Life Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO
Product Name: Medical
Project Name/Number: CHLIC Medical Rate Filing 2020/

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/31/2020
Submitted Date	01/31/2020
Respond By Date	02/04/2020

Dear Maria Mahmood,

Introduction:

Thank you very much for your recent filing.

Kindly attend to the objection attached below.

Objection 1

- Actuarial Justification (Supporting Document)
- Actuarial Memorandum (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Consumer Disclosure Form (Supporting Document)
- Cover Letter (Supporting Document)

Comments: I'm shocked by what I find on the Rate/Rule Schedule. THESE ARE SUPPOSED TO BE THE NUMBERS FOR THE DISTRICT OF COLUMBIA.

Do you really mean you have 160 GROUP clients in DC totaling upwards of 1/2 BILLION dollars of annual premium?

Conclusion:

Sincerely,
John Morgan

State: District of Columbia **Filing Company:** Cigna Health and Life Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO
Product Name: Medical
Project Name/Number: CHLIC Medical Rate Filing 2020/

Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/05/2020
Submitted Date 02/05/2020

Dear John Morgan,

Introduction:

Response 1

Comments:

Mr. Morgan,

My apologies thought it was implied that I was referring to DC. I have clarified that statement,

We had 160 group clients sitused in the District of Columbia that had experience with Cigna throughout 2018. When we filed 2017, our experience period for purposes of rate filings had 114 policyholders while in 2018 we filed on a basis with 139 policyholders. Both the membership and the premium projected in the rate filings is aligned and consistent with the growth in the number of policyholders. These premiums are also directionally consistent with actual results that we reported on the State Healthcare Exhibits (SHCE) that are filed with HHS for purposes of MLR rebate reporting.

Thanks,
Paul Schaeffer

Related Objection 1

Applies To:

- Rate manual, [HP-POL et al] (Rate)
- Actuarial Justification (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Consumer Disclosure Form (Supporting Document)
- Cover Letter (Supporting Document)
- DISB Actuarial Memorandum Dataset (Supporting Document)
- District of Columbia and Countrywide Experience for the Last 5 Years (P&C) (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
- Unified Rate Review Template (Supporting Document)
- District of Columbia Plain Language Summary (Supporting Document)
- Actuarial Memorandum (Supporting Document)

Comments: In regard to your latest response, you did not say you had that number of Group policyholders in the District of Columbia. Please confirm that this is the case, if so.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

State: District of Columbia**Filing Company:** Cigna Health and Life Insurance Company**TOI/Sub-TOI:** H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO**Product Name:** Medical**Project Name/Number:** CHLIC Medical Rate Filing 2020/

Sincerely,

Maria Mahmood

State: District of Columbia **Filing Company:** Cigna Health and Life Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO
Product Name: Medical
Project Name/Number: CHLIC Medical Rate Filing 2020/

Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/03/2020
Submitted Date 02/03/2020

Dear John Morgan,

Introduction:

Response 1

Comments:

Mr. Morgan,

We had 160 group clients that had experience with Cigna throughout 2018. When we filed 2017, our experience period for purposes of rate filings had 114 policyholders while in 2018 we filed on a basis with 139 policyholders. Both the membership and the premium projected in the rate filings is aligned and consistent with the growth in the number of policyholders. These premiums are also directionally consistent with actual results that we reported on the State Healthcare Exhibits (SHCE) that are filed with HHS for purposes of MLR rebate reporting.

Thanks,
Paul Schaeffer

Related Objection 1

Applies To:

- Actuarial Justification (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Consumer Disclosure Form (Supporting Document)
- Cover Letter (Supporting Document)
- Actuarial Memorandum (Supporting Document)

Comments: I'm shocked by what I find on the Rate/Rule Schedule. THESE ARE SUPPOSED TO BE THE NUMBERS FOR THE DISTRICT OF COLUMBIA.

Do you really mean you have 160 GROUP clients in DC totaling upwards of 1/2 BILLION dollars of annual premium?

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Maria Mahmood

State:	District of Columbia	Filing Company:	Cigna Health and Life Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO		
Product Name:	Medical		
Project Name/Number:	CHLIC Medical Rate Filing 2020/		

Amendment Letter

Submitted Date: 01/17/2020

Comments:

We have updated the memorandum for a minor correction.

Thanks,

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	Actuarial Memorandum - DC CHLIC 2020 - Final + Cred. Update.pdf
Previous Version	
Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	Actuarial Memorandum - DC CHLIC 2020 - Final.pdf

State:	District of Columbia	Filing Company:	Cigna Health and Life Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO		
Product Name:	Medical		
Project Name/Number:	CHLIC Medical Rate Filing 2020/		

Supporting Document Schedules

Bypassed - Item:	Actuarial Justification
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consumer Disclosure Form
Bypass Reason:	not applicable
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	CHLIC - DC Letter.pdf
Item Status:	
Status Date:	

Bypassed - Item:	DISB Actuarial Memorandum Dataset
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

State:	District of Columbia	Filing Company:	Cigna Health and Life Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO		
Product Name:	Medical		
Project Name/Number:	CHLIC Medical Rate Filing 2020/		

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia Plain Language Summary
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Paul J. Schaeffer, FSA, MAAA
Actuarial Senior Director



January 14, 2019

Mr. John Morgan
Department of Insurance & Securities Regulation
Insurance Product Division
810 First Street, N.E. Suite 701
Washington, D.C. 20002

Routing C5PRC
900 Cottage Grove Rd
Hartford, CT 06152
Telephone: 860-226-8017
paul.schaeffer@Cigna.com

RE: CIGNA Health and Life Insurance Company
Group Health Rating Manual
NAIC# 67369
Company Filing Number: 67369-2019

Dear Mr. Morgan:

Enclosed is a rate filing for Cigna Health and Life Insurance Company (CHLIC) medical benefits for large employer groups. Claim costs and factors are being filed for Open Access Plus, PPO, Network, SureFit, Indemnity, and retiree medical insurance products as well as the pharmacy, mental health/substance abuse and other riders. These rates will be applied to new quotes upon the next pricing model implementation date following the filing approval date.

The previous filing was approved on 9/11/2019 under Serff Tracking number CCGP-131698008.

Please contact Stephen Sechler at 215.761.2499 or at Stephen.sechler@Cigna.com with any questions or concerns regarding this filing.

Sincerely,

Paul J. Schaeffer, FSA, MAAA
Actuarial Senior Director